

## **Insurance Made Easy**

*A collaboration between Arbiter Adjusters  
and Capital Law*

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**We understand that there is a myriad of different considerations to be made when working with fine art and specie collections, from ensuring you have the correct insurance in place to begin with, right through to ensuring you receive the correct compensation if you have to claim.**

**We can advise on all insurance matters — whether you need advice on valuations, title or provenance disputes, professional negligence claims and anything else in between- we can help you.**

Our unique one-stop shop provides you with a streamlined process.

Instead of working with countless, separate loss adjusters, valuers, surveyors, and lawyers, you will work with a dedicated team of specialists who know you and know your claim, saving you both time and money.



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# About Arbiter

**We provide bespoke solutions for the investigation and settlement of claims involving paintings, antiques, collectibles, precious metals and stones, historic and listed buildings, landed property estates and general high net worth property claims.**

Arbiter's high quality claims service is paramount in ensuring satisfaction, policy renewal and meeting the needs of discerning clients in this arena.

We offer a discreet service handling each case with empathy.

Whether the case involves the armed robbery of a jeweller's premises, accidental damage to a rare 18th century porcelain figurine or rebuilding a family home after a fire, we have the specialists to handle the claim.



# Meet the team



**Odette Moon MRICS**  
Consultant General Valuer  
and Expert Witness

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[info@arbiteradjusters.com](mailto:info@arbiteradjusters.com)

Odette Moon is a Member of the Royal Institution of Chartered Surveyors as a Chartered Arts & Antiques Surveyor, working as an independent consultant specialising in issues relating to complex or high net worth contents insurance claims. She will prepare legal reports tailored to addressing liability issues or those of quantum in relation to antiques, fine art and specialist collections, such as handbags, watches and entertainment memorabilia.

She has over 35 years of experience gained in various disciplines, including working as an antiques valuer/adjuster within a leading international company of Loss Adjusters, holding key positions within Fine Art auction houses, working as a specialist and general valuer.

Her knowledge of high worth contents is enhanced by her early years working in the furniture department at Harrods. Odette has also served on the Arts and Antiques Faculty Board of the Royal Institution of Chartered Surveyors for over 10 years.

Over the years Odette has worked on a variety of high-profile cases involving complex legal and insurance issues relating to items lost, damaged, stolen or are potentially fraudulent in nature. The principles include public bodies such as the United Nations in Geneva, the Crown Prosecution Service and Police, Trading Standards, Customs and Excise, Lloyds of London and many household insurers. Cases also include those on behalf of commercial companies, Building Societies and Banks who may self-insurer.

# Meet the team



## **Susan Orringe**

Consultant General Valuer  
and Expert Witness

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Susan is a fully qualified general valuer responsible for preparing reports and valuations for insurance, family division and litigation purposes.

She carries out large value pre-loss insurance valuations and provides advice relating to settlement of insurance claims to insurers, MGAs and loss adjusters.

Susan is a specialist for international loss adjusters and has worked for the United Nations in preparing quantum advice in the aftermath of the Gulf Wars. She has a detailed knowledge of the art and antiques industry from work for various broadcasters and auction houses.



## **Nicholas Orringe FRICS, BDMA INSTECH**

Managing Director  
Arbiter Adjusters and Surveyors Ltd

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Nick is an experienced property adjuster and chartered surveyor with 20 years' experience of HNW claims and related activities. He started Arbiter Adjusters in 2013 to provide a bespoke claims handling service in the aftermath of fires mainly for historic and thatched properties across the United Kingdom. His general role is handling losses on behalf of composite insurers, MGAs and the London Market. He also provides expert advices to law firms on causation and quantum aspects of claims arising from fires and floods.

Nick also provides consultation and risk management surveys to protect buildings from damage from fires and floods. Advice is given on precautions and suitability of materials being specified in building restoration for instance.

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# About Capital

## **Capital is a forward-thinking commercial law firm operating out of London and Cardiff.**

We understand that the insurance market is changing. You need great lawyers who can get good results at reasonable cost.

We bring a fresh approach to legal assistance for the insurance market.

### **Specialist expertise**

- claims: policy coverage disputes, subrogated recoveries, liability/ defence and fraudulent claims
- drafting/ advice around policy wordings
- regulation and compliance.

### **Classes of business**

- Property
- Construction
- Professional Indemnity
- Fine Art and Specie
- Financial Institutions
- Directors & Officers
- Emerging Risks such as Cyber, Connected and Autonomous Vehicles

Because we act for both claimants and defendants, we understand the full legal landscape.

We work across different jurisdictions and have excellent international connections. We are a member of Consulegis, the international network of law firms, as well as the China Collaborative Group and GBL Alliance, and have country-specific expertise with Capital's international desks covering over 12 countries and regimes.

# Meet the team



## **Rachel Hillier**

Head of Financial Services & Insurance

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Rachel leads the financial services and insurance team. She advises on a range of regulatory and insurance issues affecting the insurance market.

Rachel's work includes:

- drafting policy wordings for insurers, brokers, MGAs and Lloyd's Syndicates covering a wide range of product lines.
- advising on the impact of the Insurance Act 2015 on policy wordings and other documents.
- advising on coverage issues.
- assisting multi-national insurers and intermediaries with Brexit contingency planning and implementation, setting up and licensing new regulated firms in EEA countries
- advice on the interpretation of FSMA, and the PRA and FCA Handbook as well as European legislation such as IDD and Solvency II
- advising on commercial and regulatory aspects policy wording, delegated authority agreements, risk transfers, underwriting and claims handling agreements
- strategic advice on insurance products, plus corporate structure, conduct, and management, taking into account UK and EU legislation.

# Meet the team



## Andrew Brown

Partner

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Andrew specialises in resolving commercial disputes. He recently launched Capital's £50m litigation fund, Capital Dispute Finance, where we can bear the cost and risk of pursuing claims and recovering assets.

He is top-ranked by the legal directories, being recognised as an expert in resolving commercial disputes (often of a high value, complex and sensitive nature), whether in Court or by commercial means. Andrew has extensive experience of multi-party actions, judicial reviews, injunctive relief, and insurance policy disputes.

Andrew has acted for a number of insolvency practitioners in high value and complex directors' misfeasance and professional negligence claims and regularly acts in contested insolvency proceedings.

Andrew's recent work includes:

- Acting for a trustee in successfully resolving a £50m breach of trust claim.
- Acting for a trustee in a £14m claim against HMRC.
- Acting for the descendants of the donor to the National Fund, now worth £550million. We arranged an 'all in one' funding and adverse costs protection for our clients which, innovatively, also covers any appeal.
- Pursuing a £5.6m fraudulent misrepresentation claim and unlawful means conspiracy claim against a BVI based company, Swiss company, and UK and Jersey based property developer. This is linked to another £80m claim we are running on behalf of Geneva based investors who have been defrauded.
- Providing written submissions for the Treasury Select Committee inquiry into HMRC's approach to tax enquiries and the resolution of tax disputes, and giving evidence in Parliament to assist the Committee.
- Acting for the administrator of a company in an £82m claim in professional negligence against an accountant and auditor who failed to detect a ponzi scheme being run through the company's accounts.



# Meet the team



## **Charlotte Gregory**

Senior Associate

Tel: +44 (0)29 2105 4993 / +44 (0)7966 551 331  
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Charlotte is a specialist insurance lawyer whose experience spans contentious, non-contentious and regulatory work for a variety of clients in the sector. Her clients include established insurers and start-ups, brokers, managing general agents (MGAs), Lloyd's syndicates and UK regulatory bodies. Charlotte trained in a specialist insurance law firm and has practiced in insurance teams throughout her career. She has been seconded to several major insurers and a large MGA. Charlotte's non contentious advice includes insurance product design and analysis and drafting agreements to ensure regulatory compliance.

Charlotte's work includes:

- Considering policy coverage across multiple lines of business spanning within the professional indemnity arena, including for brokers, IFAs and solicitors
- Assisting a major insurer with claims adjustment following cyber security breaches at multinational organisations
- Extensive defence of a broad range of professions in the legal and financial services sectors
- Representing a finance brokerage in a complex FCA investigation and advising other regulated entities on submissions to the FCA
- Advising on insurance product design and regulatory outcomes
- Drafting commercial agreements for regulated insurance intermediaries and a regulatory authority

# Meet the team



## **Lucy Emanuel**

Senior Associate

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Lucy is an insurance and regulatory lawyer. She advises the insurance sector on a broad range of disputes with a focus on D&O and PII policies. She has experience of bringing and defending claims against insurers. Lucy also advises the insurance sector on regulatory matters, including data protection and the FCA handbook.

Lucy's work includes, advising:

- in professional negligence claims involving a range of professionals including solicitors, auditors, accountants and construction professionals
- in claims involving directors and officers of companies including claims of deceit, misfeasance and wrongful trading
- a professional regulatory body on terms of minimum cover for its members and binding agreements between participating insurers and the manager of the scheme
- a number of insurers, MGAs and InsurTech businesses on compliance with data protection laws
- insurers and InsurTech businesses on changes in regulation including IDD and updating documentation to reflect these.

# Meet the team



## Catrin Povey

Associate

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Catrin is an insurance solicitor who specialises in both contentious and non-contentious work. On the contentious side, she acts for a wide range of insurers and insureds on claims, coverage disputes and recoveries covering all commercial lines of business, in particular property damage and business interruption and fine art and specie.

On the non-contentious side, her work includes reviewing and drafting policies for a range of clients covering traditional products, such as professional indemnity, to more bespoke products for InsurTechs.

An Italian speaker, Catrin heads up Capital Law's Italian desk, dealing with international law queries. Catrin has experience of dealing with claims in different jurisdictions and regularly works with international lawyers.

Catrin's work includes:

- advising insurer client and successfully negotiating settlement of title dispute claim involving diamonds worth tens of thousands of pounds
- acting for insureds in business interruption claims related to COVID-19
- advising insurer client on multi-million pound subrogated property recovery where insured was high street name
- advising insurer client on recovery of high value diamonds in Monaco
- providing coverage advice on high value D&O claim
- advising educational institutions on travel insurance claims relating to trips cancelled as a result of COVID-19
- advising insured on legal expenses coverage dispute with insurer
- reviewing and advising on contents insurance for InsurTech
- advising InsurTech on potentially fraudulent insurance claims

# Meet the team



## **Charlotte Hanson**

Solicitor

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[c.hanson@capitallaw.co.uk](mailto:c.hanson@capitallaw.co.uk)

Charlotte is a corporate insurance and insurance litigation lawyer with experience of working in the UK and Internationally. Charlotte has primarily worked with large international insurers and corporate clients

She has experience in a variety of insurance claims such as professional indemnity, D&O, property damage, casualty claims and industrial disease work. She has acted as coverage counsel for insurers in large scale disputes and class actions and provided coverage advice to insurers.

Whilst working in Australia, Charlotte was involved in providing non-contentious corporate advice to foreign and domestic companies setting up business in Australia and would advise on corporate governance requirements. In addition, she would undertake advisory and due diligence exercises and has been involved in regulatory investigations.

Charlotte's work includes:

- Advising insurers on specific issues such as share discrepancies and filing requirements.
- Advising clients on e-commerce contracts and supplier agreements and drafting required changes.
- Assisting companies dealing with internal frauds and liaising with creditors.
- Due diligence reviews as part of an acquisition and review of agreements post-acquisition for new suppliers i.e. IT/IPR.
- Drafting data retention or privacy policies.
- Setting up companies for foreign and domestic businesses in Australia and drafting various forms depending on the requirements for each business i.e. appointment of local agents, BAS filings, ASIC Annual Reviews.

# Our fees

**We offer full transparency on fees and will keep you fully up-to-date throughout the process.**

Capital's hourly rates are as follows:

<b>Grade</b>	<b>Standard hourly rate (exclusive of VAT)</b>
Partner	<b>£250</b>
Senior Associate	<b>£225</b>
Associate	<b>£200</b>
Solicitor	<b>£150</b>
Trainee / Paralegal	<b>£100</b>

Arbiter's hourly rate is £180 (exclusive of VAT).

We can also fund claims through Capital Law's Capital Dispute Fund, which was the first litigation fund of its kind in the UK. It can cover disbursements and third party costs, as well as legal fees.



[www.arbiteradjusters.com](http://www.arbiteradjusters.com)  
[www.capital-law.co.uk](http://www.capital-law.co.uk)